sentence of Art. 11, § 219(b) and from Art. 11, § 219(c).

The present reference to an "authorized representative" of the Bank Commissioner is deleted as unnecessary. See revisor's note to § 12-417 of this subtitle.

12-420. SUSPENSIONS AND REVOCATIONS.

SUBJECT TO THE HEARING PROVISIONS OF § 12-421 OF THIS SUBTITLE, THE BANK COMMISSIONER MAY SUSPEND OR REVOKE THE LICENSE OF ANY LICENSEE WHO VIOLATES ANY PROVISION OF THIS SUBTITLE.

REVISOR'S NOTE: This section is new language derived from the statement in present Art. 11, § 218(a) that the Bank Commissioner "may ... revoke any license issued hereunder".

Present Art. 11, § 218(a), however, does not specify any grounds for such a revocation. On the other hand, it is reasonable to assume that these grounds, at a minimum, would be the same as those for a criminal prosecution under § 12-424 of this subtitle — i.e., a violation of any provision of this subtitle. To correct what appears to be but an oversight, the phrase "who violates any provision of this subtitle" is added. This does not mean that other grounds may not be appropriate, such as failure to qualify otherwise for licensing as required by § 12-405 of this subtitle. The General Assembly may wish to add grounds.

Reference to the power to "suspend" a license also is added to conform to similar licensing provisions throughout this article and to permit the Bank Commissioner, if warranted, to take action less drastic than an outright revocation.

As to the balance of present Art. 11, § 218(a), see § 12-421 of this subtitle.

12-421. HEARINGS.

(A) RIGHT TO HEARING.

BEFORE THE BANK COMMISSIONER DENIES AN APPLICATION FOR A LICENSE UNDER § 12-407 OF THIS SUBTITLE OR TAKES ANY ACTION UNDER § 12-420 OF THIS SUBTITLE, THE BANK COMMISSIONER SHALL GIVE THE APPLICANT OR LICENSEE AN OPPORTUNITY FOR A HEARING.

(B) APPLICATION OF ADMINISTRATIVE PROCEDURE ACT.

NOTICE OF THE HEARING SHALL BE GIVEN AND THE HEARING